

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security☒ Assumption of Executory Contract or unexpired Lease☐ Lien Avoidance

Last revised: November 14, 2023

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:

Tamer M. Zakhary

Case No.:

23-19544

Judge:

SHERWOOD

Debtor(s)

Chapter 13 Plan and Motions:

☐ Original☒ Modified/Notice Required

Date: January 22, 2024

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.



The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☒ 7b / ☐ 7c.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☒ 7b / ☐ 7c.

Initial Debtor(s) Attorney:  Initial Debtor:  Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ 1,700.00 monthly for 5 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ 1,937.00 per month for 55 months; \$ _____ per month for _____ months, for a total of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also

Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13

Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: T2 Initial Co-Debtor: _____

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,250.00
DOMESTIC SUPPORT OBLIGATION	N/A	

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Wilmington Savings Fund	1st Mortgage -- 110 Birch Street, Bloomfield NJ 07003	\$96,817.72	\$2,500.00	\$99,317.72	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
PNC Bank	110 Birch Street Bloomfield NJ 07003	\$80,000.00	\$624,800.00	\$647,737.94	\$0.00		\$0.00 Cram down to Unsecured

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
☐ Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
Virgilio & Adrian Dizon and Dian Lovato	\$0.00	Debtors' tenant rental lease agreement	To continue as per the rental lease agreement	\$3,640.00 is the montly amount received by the debtor (Tamer Zakhary) from his Tenants Virgilio & Adrian Dizon and Dian Lovato

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
PNC Bank	110 Birch Street, Bloomfield NJ 07003	\$80,000.00	\$624,800.00	\$647,737.94	Zero	\$80,000.00

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Administrative Claims _____
- 3) Secured Claims _____
- 4) Lease Arrearages _____
- 5) Priority Claims _____
- 6) Unsecured Claims _____

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: October 27, 2023

Explain below **why** the plan is being modified:

To correct the amount of arrears owed on the 1st Mortgage.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date:

01/22/2024

Debtor

Date:

Joint Debtor

Date:

1/22/24

Attorney for the Debtor(s)

Fitzgerald & Associates, P.C
Nicholas Fitzgerald Esq. NF/6129
649 Newark Avenue
Jersey City, NJ 07306
Telephone (201) 533-1100
Email: nickfitz.law@gmail.com
Attorney for Debtor

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY - - NEWARK

-----X
In re:

Chapter 13

Tamer M. Zakhary

Case No. 23-19544/JKS

-----X

Summary of Modified Chapter 13 Plan

-----XXX
Note: The second mortgage is to be crammed down to unsecured as there is no equity in the debtor's home above what is owed on the first mortgage.

\$96,817.72 in arrears on the first mortgage
\$2,500.00 estimated additional legal fees and costs on the mortgage arrears
\$1,000.00 - - pro rata to the unsecured creditors
\$4,250.00 - - additional legal fees to N. Fitzgerald Esq.

Sub-total: \$104,567.72

Government fee to administer the case: \$10,456.77 which is \$104,567.72 divided by 10

Grand total: \$115,024.49 to be paid over 60 months as follows:

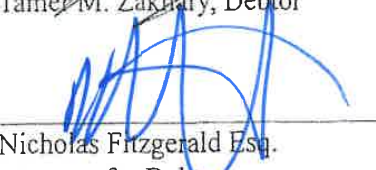
\$1,700.00 for 5 months - - November, December, January, February and March - - which totals \$8,500.00 and then the remaining \$106,524.49 will be paid at the rate of \$1,936.80 rounded up to \$1,937.00 per month for the final 55 months of the plan.

-----XXX

Date: January 22, 2024


Tamer M. Zakhary, Debtor

Date: January 22, 2024


Nicholas Fitzgerald Esq.
Attorney for Debtor

In re:
Tamer M. Zakhary
Debtor

Case No. 23-19544-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 24, 2024

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2024:

Recip ID	Recipient Name and Address
db	+ Tamer M. Zakhary, 110 Birch Street, Bloomfield, NJ 07003-4018
520131451	+ Amit Shah, DPM LLC, 3176 Route 27, Suite 1C, Kendall Park NJ 08824-1514
520131461	+ Brad D. Layton, JP Morgan Chase, 900 US Highway 9 North, Suite 600, Woodbridge NJ 07095-1003
520131462	+ CACI, 500 Northwest Plaza Drive, Suite 300, Saint Ann MO 63074-2218
520065275	Christopher Tobia, Address Required, Bloomfield, NJ 07003
520108813	+ Christopher Tobia, 310 Third Avenue, Rear, Bradley Beach, NJ 07720-1264
520131463	+ Cigna/The Progressive Corporation, 401 Chestnut Street, Chattanooga TN 37402-4924
520065278	+ Diane/Virgilio, 110 Birch Street, Bloomfield, NJ 07003-4018
520131454	+ E-Systems Group LLP, 1850 Lefthand Circle, Longmont, CO 80501-6720
520131465	+ Hinman Howard & Kattell, LLP, 250 Pehle Avenue, Suite 200, Saddle Brook NJ 07663-5835
520131455	+ LabCorp Holdings, 531 S. Spring Street, Burlington NC 27215-5866
520065281	+ Law Offices Parker McCay PA, 9000 Midlantic Drive, Suite 5054, Mount Laurel, NJ 08054-1539
520065285	Pnc Bank, K A16 2j, Kalamazoo, MI 49009
520065283	+ Pnc Bank, P.O.Box 500/K A16 2j, Portage, MI 49081-0500
520131458	+ Princeton ENT & Sleep LLC, 10 Forrestal Road South, Princeton NJ 08540-6666
520131459	+ UMCP at Plainsboro Ed NJ, 1 Plainsboro Road, Plainsboro NJ 08536-1913
520065287	+ Wilmington Savings Fund/CSMC, Parker McCay P.A., 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539
520065286	+ Wilmington Savings Fund/CSMC, 15480 Laguna Canyon Road, Irvine, CA 92618-2132
520131460	+ Your Heart Doc LLC/Dr. Rany Saleh, PO Box 629, Franklin Lakes NJ 07417-0629

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 24 2024 23:19:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 24 2024 23:19:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 24 2024 23:19:00	Wilmington Savings Fund Society, FSB, not in its i, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
520108812	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 24 2024 23:19:00	Barclays Bank/US Airways, 1007 Orange Street, Suite 1541, Wilmington DE 19801-1242
520065273	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2024 23:34:25	Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007
520131452	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2024 23:23:51	Cach of NJ LLC, c/oResurgent Capital Services, PO Box 10497, Greenville SC 29603-0497
520065272	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 24 2024 23:34:21	Capital One, Po Box 85064, Glen Allen, VA

District/off: 0312-2

User: admin

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Date Rcvd: Jan 24, 2024

Form ID: pdf901

Total Noticed: 44

520102686	+ Email/PDF: ebn_ais@aisinfo.com	Jan 24 2024 23:23:24	23058 Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520115589	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2024 23:23:51	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520065276	+ Email/Text: EDI@CACIONLINE.NET	Jan 24 2024 23:19:00	Consumer Adjustment Co, 12855 Tesson Ferry Rd, Saint Louis, MO 63128-2911
520065279	Email/Text: mrdiscen@discover.com	Jan 24 2024 23:19:00	Discover Bank, Po Box 15316, Wilmington, DE 19850
520065277	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jan 24 2024 23:34:26	Dept Of Ed/Aidvantage, 1891 Metro Center Dr, Reston, VA 20190-5287
520072288	Email/Text: mrdiscen@discover.com	Jan 24 2024 23:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520131464	+ Email/Text: ecourts.col_efilings@fskslaw.com	Jan 24 2024 23:19:00	Fein Such Kahn & Shepard, Attorneys At Law, 7 Century Drive, Suite 201, Parsippany NJ 07054-4609
520131453	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 24 2024 23:23:36	Chase Bank USA, PO Box 15548, Wilmington DE 19886
520065280	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 24 2024 23:23:40	Jpmcb Card, 301 N Walnut St, Floor 09, Wilmington, DE 19801
520088509	+ Email/Text: RASEBN@raslg.com	Jan 24 2024 23:19:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520065282	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2024 23:34:29	Macyscbna, 911 Duke Blvd, Mason, OH 45040
520131456	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 24 2024 23:19:00	Midland Funding, 320 E Big Beaver Road, Troy MI 48083-1238
520131457	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 24 2024 23:19:00	Midland Funding/Wachovia Bank, 320 E Big Beaver Road, Troy MI 48083-1238
520121063	Email/Text: Bankruptcy.Notices@pnc.com	Jan 24 2024 23:19:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101
520065284	Email/Text: Bankruptcy.Notices@pnc.com	Jan 24 2024 23:19:00	Pnc Bank, 2730 Liberty Av, Pittsburgh, PA 15265
520114967	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 24 2024 23:34:25	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520131466	Email/Text: signed.order@pfwattorneys.com	Jan 24 2024 23:19:00	Pressler Felt & Warshaw, Attorneys At Law, 7 Entin Road, Parsippany, NJ 07054
520127462	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 24 2024 23:19:00	Wilmington Savings Fund Society, FSB., c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9094
TOTAL: 25			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520065274	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Cbna, Ccs Gray Ops Center, Gray, TN 37615
520108814	##+	US Airways, 111 West Rio Salado Parkway, Tempe, AZ 85281-2878

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

District/off: 0312-2

User: admin

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Date Rcvd: Jan 24, 2024

Form ID: pdf901

Total Noticed: 44

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Tamer M. Zakhary fitz2law@gmail.com nadiafinacial@gmail.com
Robert P. Saltzman	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as owner trustee of CSMC 2019-RPL5 Trust dnj@pbslaw.org
Stuart H. West	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as owner trustee of CSMC 2019-RPL5 Trust swest@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6